

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE:

James Ronald Talucci
Tammy Jane Talucci,

Debtors

Freedom Mortgage Corporation

Movant

v.

James Ronald Talucci
Tammy Jane Talucci,

Respondents

NO. 18-03455-RNO

CHAPTER 13

STIPULATION

AND NOW, come the undersigned parties, by and through their respective counsel,
and enter into the following Stipulation:

WHEREAS, Freedom Mortgage Corporation (“Freedom”) is a creditor whose claim is
secured by a mortgage on Debtors’ property at 448 Pleasant View Road, Columbia, PA
17856; and

WHEREAS, Freedom filed a secured proof of claim on October 26, 2018 (Claim 13-
1) which included prepetition arrears in the amount of \$1,145.09; and

WHEREAS, Debtors’ Chapter 13 plan does not provide for payment of prepetition
arrears to Freedom through their Chapter 13 plan payments; and

WHEREAS, Freedom has filed an Objection to Debtors’ Chapter 13 plan; and

WHEREAS, Debtors wish to have their post-petition payments to Freedom to be
applied contractually, and thus towards prepetition arrears; and

WHEREAS, through May 14, 2019, Debtors have made post-petition payments to Freedom in the total amount of \$9,711.50; and

WHEREAS, as of May 14, 2019 Debtors' mortgage is due contractually for the June 1, 2019 payment, less a suspense balance of \$656.39; and

WHEREAS, prepetition fees in the amount of \$58.06 and a pre-petition escrow shortage in the amount of \$167.81 remain unpaid.

It is therefore Stipulated and agreed as follows:

1. Freedom's claim (Claim 13-1) is an allowed claim.
2. Debtors' post-petition payments to Freedom shall be applied contractually.
3. The prepetition fees in the amount of \$58.06 and a pre-petition escrow shortage in the amount of \$167.81 shall be paid from funds paid by the Debtors post-petition.
4. Freedom's Objection to Debtors' Chapter 13 plan is withdrawn.

Consented to by:

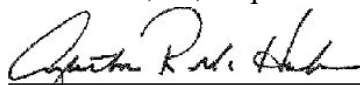
Date: _____

/s/ James C. Warmbrodt, Esquire
James C. Warmbrodt, Esquire
Attorney for Respondent

Date: _____

/s/ John Piazza, III, Esquire
John Piazza, III, Esquire

Date: 5/14/2019



Agatha McHale, Esq.
for Charles J. DeHart, III, Esquire
Trustee

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ORDER

Upon consideration of the foregoing Stipulation, it is hereby ORDERED that the parties' Stipulation be and hereby is APPROVED.